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Smart Meters for Businesses UK 2026

Why Sub-Metering is the Better Option

HMO Landlords | Commercial | Industrial | MID Approved | Remote Monitoring

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The Problem With Utility Smart Meters for Businesses

A utility smart meter measures total electricity consumption for the whole building only.

- ✗ Measure consumption for individual flats, offices, or industrial units
- ✗ Generate separate bills for different tenants based on actual usage
- ✗ Provide prepayment so tenants pay before they use electricity
- ✗ Attribute energy costs to specific floors, departments, or production lines
- ✗ Give granular consumption data per unit for energy management

For multi-tenancy properties and HMOs, sub-metering is not just a better option — it is the only option.

What Is Sub-Metering?

What is it?

A privately owned, privately installed electricity meter that sits downstream of the main utility meter.

Sub-meters belong to you, not your energy supplier. They measure consumption for a specific unit, circuit, tenant, or area.

Sub-meters = per unit data.
Smart meters = building total only.

Used in:

- HMOs and residential multi-tenancy
- Multi-tenant office buildings
- Industrial estates and business parks
- Student accommodation and holiday parks
- Energy cost allocation and monitoring

Smart Meter vs Sub-Meter: A Direct Comparison

Feature	Utility Smart Meter	Sub-Meter (Owen Brothers)
Who installs it?	Your energy supplier	You or your electrician
Who owns it?	Energy supplier	You (the property owner)
What does it measure?	Total site only	Individual unit or circuit
Can you bill tenants?	No	Yes (MID approved)
Multi-unit properties?	No	Yes
Remote monitoring?	Via supplier app	Via OBmeters.com (4G)
Prepayment for tenants?	No	Yes (Metro range)
HMO suitable?	No	Yes
MID approved for billing?	N/A	Yes (Owen Brothers range)

All Owen Brothers sub-meters for billing applications are MID approved under the GB Measuring Instruments Regulations 2016.

HMO Landlords: Stop Absorbing Tenant Electricity Costs

Bills Included = Risk

- Tenants leave heaters on all night
- Windows open with heating on
- Appliances running 24/7
- No accountability per room

Sub-Metering = Control

- Each tenant pays their own usage
- MID approved for legal billing
- Prepayment option (Metro range)
- Zero unpaid bill risk

Owen Brothers for HMOs:

Metro MET001 80A Single Phase Pre-Payment Meter | OB112 45A MID Approved DIN Rail Digital Meter | Single Phase DIN Rail Meters Range

Commercial and Industrial Sub-Metering

Commercial Properties

- Multi-tenant offices: sub-meter individual floors
- Retail developments: sub-meter each unit
- Mixed-use: attribute costs per tenancy
- Removes billing disputes and estimates

Three Phase CT Operated and Direct Connected Meters Range

Industrial / Business Parks

- Shared supply: only fair way to divide costs
- Three phase CT meters for standard loads
- Rogowski coil for retrofit / live supplies
- IP66 enclosures for outdoor installations

OB4374 Rogowski in IP66 | OB4373 CT Monitoring Kit

The Legal Requirement: MID Approval for Tenant Billing

Any sub-meter used to calculate tenant bills must hold MID approval under the GB Measuring Instruments Regulations 2016.

Without MID

Tenant can legally challenge your bill. Landlord has weak legal basis. Penalty up to £5,000.

With MID Approval

Independently tested to defined accuracy standards. Certified for billing use.

Ofgem Max Resale

Cannot charge tenants more than you pay per unit. Applies to monthly billing and prepayment.

How to identify MID approved: Look for the M in hexagonal border on label + 4-digit notified body number + Accuracy class (Class B required for billing)

Remote Monitoring: Smart Meter Data from Sub-Meters

OBM 4G industrial grade modem with multi-network SIM — transmits readings wirelessly to OBmeters.com portal

1 Sub-meter installed
MID approved meter fitted to each circuit or unit

2 4G modem attached
Industrial-grade OBM modem connects to compatible meters

3 Readings transmitted
Data sent wirelessly via 4G to OBmeters.com portal

4 Access anywhere
Real-time data from any laptop, tablet, or smartphone

What you can monitor:

- kWh consumption
- Voltage per phase
- Current per phase
- Power factor
- Active energy
- Reactive energy
- Demand levels

OBM-LoRa Wireless Monitoring Units | OB4373 Rogowski Monitoring Kit (12 Months Remote Access) | OB4373 CT Online Monitoring Kit

Frequently Asked Questions

Can a smart meter replace sub-meters in a multi-tenancy property?

No. It only measures building total. Sub-meters are a separate requirement for any multi-occupancy property.

Do I legally need MID approved meters to bill tenants?

Yes. GB Measuring Instruments Regulations 2016. Without MID, a tenant can challenge your bill.

What sub-meter do I need for an HMO?

Single phase DIN rail meter for most rooms (up to 100A). Metro pre-payment meters for pay-before-you-use.

Can sub-meters transmit readings automatically?

Yes. Owen Brothers 4G modem transmits readings wirelessly to OBmeters.com without any site visits.

What are the Maximum Resale Price rules?

You can only charge tenants what you pay your supplier per unit. No profit on resale. Applies to billing and prepayment.

Is it worth sub-metering a small HMO?

Yes. One billing dispute or a year of unallocated tenant usage typically exceeds the cost of installation.

Why Sub-Metering is the Better Option

- Utility smart meters only measure building total — sub-meters measure per unit
- MID approval legally required for any meter used to calculate tenant bills
- HMO, commercial, industrial, student, marina — sub-metering works for all
- Prepayment (Metro range) removes 100% of unpaid bill risk
- 4G remote monitoring via OBmeters.com eliminates manual reading rounds

Regulatory Changes Ahead

Oct 2025	MHHS migration begins
Dec 2026	Half-hourly data required
Jan 2027	Smart-contingent contracts

These changes don't remove the need for sub-metering — prepare now.

Full guide: owen-brothers.com/smart-meters-for-businesses-uk | +44 (0) 161 624 6211